

transaction message being transmittable to a vendor processor by the mobile buyer processor,
and the vendor processor accordingly sending to the mobile buyer processor a second transaction
message indicating a fixed vendor processor proximately disposed to the first location.

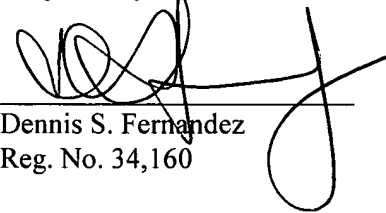
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REMARKS

Applicants elected Group V, Claims 18-19, for further prosecution as a divisional
application in the parent application, serial No. 09/045,412. Claims 1-17 and 20-21 have been
canceled without prejudice. Applicants added new claims 3-28. No new matter is added.

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Respectfully submitted,



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